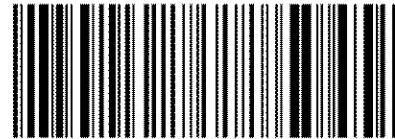


Rushmore Loan Management Services LLC
P.O. Box 9082
Temecula, CA 92589-9082



9314 7100 1170 1140 9387 92

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First-Class Mail
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Fees Paid
WSO

Send Payments to:
Rushmore Loan Management Services LLC
P.O. Box 514707
Los Angeles, CA 90051

RETURN RECEIPT REQUESTED

Send Correspondence to:
Rushmore Loan Management Services LLC
15480 Laguna Canyon Road
Suite 100
Irvine, CA 92618

20230822-344

BILLIE-JO R SICKLER
58 ROUNDSTONE DR
GLENBURN, ME 04401-1208



EXHIBIT
J

W_ME_RTC



15480 Laguna Canyon Road
Suite 100
Irvine, CA 92618
Phone: (888) 504-6700
Fax: (888) 469-0783
<https://www.rashmorelm.com/>

Sent Via Certified Mail™ with Return Receipt

9314 7100 1170 1140 9367 92

08/23/2023

BILLIE-JO R SICKLER
58 ROUNDSTONE DR
GLENBURN, ME 04401-1208

Loan Number: [REDACTED]
Property Address: 58 ROUNDSTONE DRIVE
GLENBURN, ME 04401

NOTICE OF RIGHT TO CURE

Dear BILLIE-JO R SICKLER:

You are hereby provided formal notice by Rushmore Loan Management Services LLC, the Servicer of the above-referenced acting on behalf of U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as Trustee for Citigroup Mortgage Loan Trust 2021-RP5 ("Lender"), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 10/04/2023 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Rushmore Loan Management Services LLC may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Rushmore Loan Management Services LLC or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$2,062.74, which consists of the following:

Next Payment Due Date:	07/01/2023
Total Monthly Payments Due:	\$1,992.74
Principal & Interest	\$573.30
Principal & Interest	\$573.30
Tax & Insurance Escrow	\$423.07
Tax & Insurance Escrow	\$423.07
Late Charges:	\$70.00
Corporate Advance Balance:	\$60.00
Unapplied Balance:	(\$0.00)
TOTAL YOU MUST PAY TO CURE DEFAULT:	\$2,062.74

You can cure this default by making a payment of \$2,062.74 by 10/04/2023 (or if said date falls on a Saturday,



Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. If you make a payment of \$2,062.74 by 10/04/2023, you will be restored to all rights under the Security Instrument as though the default had not occurred. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the default.

The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments but are not required to cure the default. Please include your loan number and property address with your payment and send to:

Rushmore Loan Management Services LLC
P.O. Box 514707
Los Angeles, CA 90051

Overnight:
Rushmore Loan Management Services LLC
15480 Laguna Canyon Road
Suite 100
Irvine, CA 92618

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If immediate payment in full is required, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective if you meet the following conditions: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the property and rights under the Security Instrument; and 4) do whatever Lender reasonably requires to assure that Lender's interest in the property, Lender's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Rushmore Loan Management Services LLC or a counseling agency approved by the United States Department of Housing and Urban Development. A list of approved counseling agencies is included with this letter.

You may contact the following persons with authority to modify your mortgage loan:

Rushmore Loan Management Services LLC
P.O. Box 514707
Los Angeles, CA 90051
949-341-5680

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable

law. Failure to respond to this letter may result in the loss of your property

Rushmore Loan Management Services LLC is a debt collector, this is an attempt to collect a debt and any information obtained will be used for that purpose.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Rushmore Loan Management Services LLC.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of the foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, AND joined after signing the Note and Security Instrument not in default, please notify Rushmore Loan Management Services LLC immediately. When contacting Rushmore Loan Management Services LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil, 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact Maria Delgadillo toll-free at 949-341-5680 if you have questions about your rights under SCRA.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Rushmore Loan Management Services LLC
15480 Laguna Canyon Road
Suite 100
Irvine, CA 92618
(888) 504-6700



Agencies located in MAINE

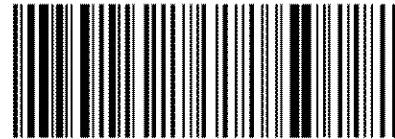
Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: noigeronimo@avestahousing.org W: www.avestahousing.org	307 Cumberland Avenue PORTLAND, ME 04101-4920
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-6900 T: 877-340-2649 F: E: jason.thomas@ceimaine.org W: http://www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, ME 04011-1510
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: https://www.ccimaine.org/	17 Market Sq South Paris, ME 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-869-1500 T: 800-542-8227 F: E: housing@kvcap.org W: http://www.kvcap.org	101 Water St Waterville, ME 04901-6339
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-873-3500 T: F: E: N/A W: http://www.penquis.org	262 Harlow St Bangor, ME 04401-4952
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5782 T: F: 207-490-5026 E: meaghan.arzberger@yccac.org W: http://www.yocac.org	6 Spruce Street SANFORD, ME 04073-2917

https://data.hud.gov/Housing_Counselor/search?AgencyName=&City=&State=ME&RowLimit=&Services=DFC&Languages=

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Rushmore Loan Management Services LLC
P.O. Box 9082
Temecula, CA 92589-9082



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Irvine, CA 92618

20230822-344

DANNY J SICKLER II
58 ROUNDSTONE DR
GLENBURN, ME 04401-1208



W_ME_RTC



15480 Laguna Canyon Road
Suite 100
Irvine, CA 92618
Phone: (888) 504-6700
Fax: (888) 469-0783
<https://www.rushmorelm.com/>

Sent Via Certified Mail™ with Return Receipt

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08/23/2023

DANNY J SICKLER II
58 ROUNDSTONE DR
GLENBURN, ME 04401-1208

Loan Number: [REDACTED]

Property Address: 58 ROUNDSTONE DRIVE
GLENBURN, ME 04401

NOTICE OF RIGHT TO CURE

Dear DANNY J SICKLER II:

You are hereby provided formal notice by Rushmore Loan Management Services LLC, the Servicer of the above-referenced acting on behalf of U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as Trustee for Citigroup Mortgage Loan Trust 2021-RP5 ("Lender"), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

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Corporate Advance Balance:	\$60.00
Unapplied Balance:	<u>(\$0.00)</u>
TOTAL YOU MUST PAY TO CURE DEFAULT:	\$2,062.74

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To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

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Los Angeles, CA 90051
949-341-5680

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Sincerely,

Rushmore Loan Management Services LLC
15480 Laguna Canyon Road
Suite 100
Irvine, CA 92618
(888) 504-6700



Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: noigeronimo@avestahousing.org W: www.avestahousing.org	397 Cumberland Avenue PORTLAND, ME 04101-4920
COASTAL ENTERPRISES, INCORPORATED	P: 207-604-6900 T: 877-340-2649 F: E: jason.thomas@ceimaine.org W: http://www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, ME 04011-1510
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: https://www.ccimaine.org/	17 Market Sq South Paris, ME 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-869-1500 T: 800-542-8227 F: E: housing@kvcap.org W: http://www.kvcap.org	101 Water St Waterville, ME 04901-6339
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-873-3500 T: F: E: N/A W: http://www.penquis.org	262 Harlow St Bangor, ME 04401-4952
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5782 T: F: 207-490-5026 E: meaghan.arzberger@yccac.org W: http://www.yocac.org	6 Spruce Street SANFORD, ME 04073-2917

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Your item was delivered to an individual at the address at 11:13 am on August 29, 2023 in BANGOR, ME 04401.

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Delivered

Delivered, Left with Individual

BANGOR, ME 04401

August 29, 2023, 11:13 am

Departed USPS Regional Facility

EASTERN ME DISTRIBUTION CENTER

August 29, 2023, 2:22 am

Arrived at USPS Regional Destination Facility

EASTERN ME DISTRIBUTION CENTER

August 29, 2023, 12:48 am

Pre-Shipment, USPS Awaiting Item

August 23, 2023

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Feedback

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Track Another Package

Enter tracking or barcode numbers

Need More Help?

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FAQs

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